

Methods and systems for promptly paying health care providers for rendered health care services. A medical technician operating a client computer establishes communication with a remote server. Using a claim form, the technician enters patient, insurance, and treatment information which is transmitted to the server to determine whether the claim is eligible for advance payment. If the claim is eligible, the server transmits claim information to an appropriate carrier for claim processing. The remote server also transmits claim information to a payment entity which requests from a financial entity that funds be credited to an operational account and a reserve account. The funds of the operational account are immediately accessible to the health care provider. The funds of the reserve account are debited for expenses. When the carrier finally processes the claim, any payment for the claim is deposited into the reserve account.

G \DATA\PAT\WORDPAT\14689.10 DOC